

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

McCABE, WEISBERG & CONWAY, LLC

By: Andrew M. Lubin, Esq. (Atty.

I.D.#AL0814)

216 Haddon Avenue, Suite 201

Westmont, NJ 08108

856-858-7080

Attorneys for Movant: LoanCare, LLC

IN re:

Peter C Bell

Edna M Bell aka Edna M Jones aka Edna Jones

Bell

Debtors

Case No.: 18-23437-MBK

Chapter: 13

Judge: Michael B. Kaplan

**CERTIFICATION OF COUNSEL
IN SUPPORT OF MOTION FOR RELIEF FROM AUTOMATIC STAY
PURSUANT TO 11. U.S.C. §362**

The undersigned, attorney for Movant, LoanCare, LLC, does hereby certify:

1. I am an attorney at law of the State of New Jersey and an associate with the law firm of McCabe, Weisberg & Conway, LLC.
2. Movant is LoanCare, LLC.
3. Debtors are the owners of premises, hereinafter known as the mortgaged premises, located at: 8 Harrison Place, Township Of Manchester, New Jersey 08759.
4. Debtors filed the instant Chapter 13 case on July 3, 2018.
5. Movant is the holder of a mortgage which is a first lien on the mortgaged premises. A copy of said mortgage is attached hereto.
6. Movant has instituted or wishes to institute foreclosure proceedings on the mortgage because of Debtors' failure to make the monthly payments required thereunder.
7. The foreclosure proceedings filed or to be instituted were stayed by the filing of the instant Chapter 13 Petition.

8. Debtors have failed to make payments to discharge the arrearages on said mortgage and/or have failed to make the current monthly payments on said mortgage since the filing of the Chapter 13 Petition. Such defaults include failure to make payments as shown in the Certification of Post-Petition Payment History submitted herewith.

9. Movant is entitled to relief from the automatic stay Section 362(A) of the code because of the foregoing default and because (a) adequate protection of the interest of Movant is lacking; and (b) Debtors have inconsequential or no equity in the premises, which is not necessary to an effective reorganization or plan.

10. Movant requests relief from the stay for cause to allow Movant to proceed with its state law remedies up to and including eviction proceedings.

11. I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Date: March 17, 2023

McCABE, WEISBERG & CONWAY, LLC

/s/ Andrew M. Lubin
Andrew M. Lubin, Esquire